

FILED  
1/15/21 8:09 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Brian A. Lauritsen and  
Bobbie M. Lauritsen**

**Debtor(s).**

) **Case No: 20-70314-JAD**  
)  
) **Chapter 13**  
)  
) **Related To Doc. Nos. 87, 66**  
)  
**X**

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate Protection** **10-28-20**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$9,810, beginning 1/21. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following unsecured creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- (1) Bank of the West cl#42 @ ltc  
(2) JP Morgan Chase cl#22
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

(1) Swift Financial cl#43

- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- (1) NW Bank cl#26 at claim interest
- (2) NW Bank cl#25 at claim interest

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

- ☒ K. Additional Terms and Conditions:

- (1) Ford Motor Credit cl#39 to be paid per order 1/5/21 w/ payment to be determined by trustee
- (2) Unsecured POT and LAT to be set at \$106,462.49.

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded,

Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 15, 2021

cc: All Parties in Interest to be served by Clerk

  
Jeffery A. Deller **mas**  
United States Bankruptcy Judge

In re:  
Brian A Lauritsen  
Bobbie M Lauritsen  
Debtors

Case No. 20-70314-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jan 15, 2021

User: msch  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468
cr	Northwest Bank, McGrath McCall, P.C., 444 Liberty Avenue, Four Gateway Center, Suite 1040 Pittsburgh, PA 15222
15256452	+ Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15278636	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15275502	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
15256454	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15277033	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15263822	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15256456	+ Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15256457	+ Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
15256463	+ Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15265172	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15275520	+ Ford Motor Credit, PO Box 54200, Omaha, NE 68154-8000
15275521	+ Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15277361	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15266296	+ Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15275524	+ Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15256470	+ M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15256471	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15274249	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15262896	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15256472	+ Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15256473	+ Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15300962	+ Swift Financial, LLC., as servicing agent for WebBank, c/o Swift Financial, 3505 Silverside Rd Suite 200, Wilmington DE 19810-4905
15256483	+ Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15256484	+ Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15256485	+ Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601
15260789	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15275541	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15271250	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:15:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2021 02:50:00	Quantum3 Group LLC, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
15256451	+ Email/Text: backoffice@affirm.com	Jan 16 2021 02:51:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15256453	+ Email/Text: ally@ebn.phinsolutions.com		

District/off: 0315-7

User: msch

Page 2 of 5

Date Rcvd: Jan 15, 2021

Form ID: pdf900

Total Noticed: 68

		Jan 16 2021 02:50:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15286226	+ Email/Text: bknotices@bankofthewest.com	Jan 16 2021 02:51:43	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
15263395	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2021 03:12:23	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15260019	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 16 2021 02:50:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15256458	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 16 2021 02:50:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15256455	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 16 2021 03:15:22	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15271038	+ Email/Text: bankruptcy@cavps.com	Jan 16 2021 02:51:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15257252	+ Email/Text: bankruptcy@cavps.com	Jan 16 2021 02:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15256459	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15256460	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15256461	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120
15256462	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2021 02:50:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15256464	Email/Text: mrdiscen@discover.com	Jan 16 2021 02:50:00	Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15259592	Email/Text: mrdiscen@discover.com	Jan 16 2021 02:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15256465	+ Email/Text: mrdiscen@discover.com	Jan 16 2021 02:50:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15257154	+ Email/Text: dplbk@discover.com	Jan 16 2021 02:51:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15256466	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 16 2021 02:51:00	Esb/harley Davidson Cr, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15256467	+ Email/Text: bankruptcynotice@fcbanking.com	Jan 16 2021 02:50:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15274159	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 16 2021 03:12:20	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15256469	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 16 2021 03:13:52	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15256468	+ Email/Text: bk.notifications@jpmchase.com	Jan 16 2021 02:50:00	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101-2003
15277346	+ Email/Text: lcarson@hatlawfirm.com	Jan 16 2021 02:51:00	McKenzie Banking Company, c/o Hagwood and Tipton, P.C., P.O. Box 726, Paris, TN 38242-0726
15279115	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2021 03:12:22	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15311004	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2021 02:50:00	Quantum3 Group LLC as agent for, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
15256474	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/care Credit, C/o Po Box 965036, Orlando,

District/off: 0315-7

User: msch

Page 3 of 5

Date Rcvd: Jan 15, 2021

Form ID: pdf900

Total Noticed: 68

			FL 32896-0001
15256475	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15256477	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:15:20	Syncb/home Dsn Outdr L, C/o Po Box 965036, Orlando, FL 32896-0001
15256478	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15256479	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15256480	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15256481	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:12:19	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15256482	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15280474	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:12:19	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15256806	+ Email/PDF: gecsedl@recoverycorp.com	Jan 16 2021 03:13:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15274346	+ Email/Text: Bankruptcy@tcfbank.com	Jan 16 2021 02:51:00	TCF National Bank, 11100 Wayzata Blvd, Suite 801, Minnetonka, MN 55305-5503

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Ford Motor Credit Company, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		Lakeview Loan Servicing, LLC
cr		McKenzie Banking Co.
cr		Swift Financial, LLC, as servicing agent for WebBa
15256476		Syncb/home Dsn Outdr L
15275532		Syncb/home Dsn Outdr L
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15275499	*+	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15275500	*+	Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726
15275501	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15278676	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15285446	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15275503	*	Bank Of The West, Consumer Product Servicing, Omaha, NE 68103
15275509	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15275504	*+	Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15275505	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15275506	*+	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15275507	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15275508	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15275510	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15275511	*+	Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120
15275512	*+	Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120

District/off: 0315-7

User: msch

Page 4 of 5

Date Rcvd: Jan 15, 2021

Form ID: pdf900

Total Noticed: 68

15275513	*+	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15275514	*+	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15275515	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15275516	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15275517	*+	Esb/harley Davidson Cr, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15275518	*+	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15275519	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15275523	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
15275522	*+	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101-2003
15275525	*+	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15275526	*+	Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15275527	*+	On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15275528	*+	Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838
15275529	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15275530	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15275531	*+	Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001
15275533	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15275534	*+	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15275535	*+	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15275536	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
15275537	*+	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15275538	*+	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
15275539	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15275540	*+	Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601

TOTAL: 9 Undeliverable, 41 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Lawrence W. Willis	on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

District/off: 0315-7

User: msch

Page 5 of 5

Date Rcvd: Jan 15, 2021

Form ID: pdf900

Total Noticed: 68

Lawrence W. Willis

on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com  
urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Mario J. Hanyon

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mario.hanyon@brockandscott.com,  
wbef@brockandscott.com

Martin A. Mooney

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TOTAL: 13